

American Express Company
200 Vesey Street
New York, NY 10285-0106

Date:

Name
Address
City, State, Zip Code

American Express® Card Account ending in: XXXXX

Dear [Name],

We are strongly committed to the security of our Cardmembers' information and strive to let you know about security concerns as soon as possible. Barnes & Noble Booksellers, Inc. has informed us that 63 PIN pads in 63 of its nearly 700 retail stores were affected by criminal tampering with PIN pad devices. As a result, account information of some of our Cardmembers, and possibly some of your account information, may have been improperly accessed. **Your receipt of this notice does not mean that your Card was necessarily affected by this incident.**

You are receiving this letter because you made a purchase at one of the impacted Barnes & Noble bookstores, and may have made a purchase through one of the affected PIN pads. Barnes & Noble does not know when the tampering commenced. However, every PIN pad device from every Barnes & Noble store in the U.S. was powered down and disconnected by September 14, 2012, shortly after it received its first report of tampering, thereby ending the risk from affected PIN pads. Barnes & Noble has provided us with a list of impacted locations, which is attached to this letter for reference.

At this time, we believe the data that may have been improperly accessed included names, American Express Card account numbers, and Card expiration dates. Importantly, Social Security numbers were not impacted and our systems do not show any indication of unauthorized activity on your Card account related to this incident.

Beyond the standard measures we take for fraud protection, we have placed additional fraud monitoring on your Card, and will contact you if we suspect any unusual activity. Please be aware that you are never liable for fraudulent charges on your Card account.

In addition to the fraud protection actions we are taking on your behalf, you can take the following precautionary steps to further protect yourself from the risks of fraud and identity theft.

- **Review your account statements** - As always, we recommend that you review your statements carefully and otherwise remain vigilant over the next 12 to 24 months. We

AXP Restricted

will also continue to monitor your accounts for unusual activity. If you notice any suspicious activity on your account or suspect identity theft please call us immediately, toll free, at 1-855-693-2213.

- **Sign up to receive free alerts about unusual Card account activity** - You can sign up to receive alerts from us by email or on your mobile device by visiting www.americanexpress.com/alerts.
- **Identity Theft Assistance** - We offer this free benefit to all American Express Cardmembers. You can call us 24 hours a day, **seven days a week for tips and advice on how to protect yourself** against identity theft. For more information about Identity Theft Assistance, call us at **1-800-297-7672**, or visit www.americanexpress.com/idtheftassistance.
- **Review your credit reports** - To obtain an annual free copy of your credit reports, visit www.annualcreditreport.com. Once you receive your credit reports, review them carefully for inquiries from companies you did not contact, accounts you did not open, or debts on your accounts that you do not recognize. Also make sure to verify the accuracy of your Social Security number, address(es), complete name and employer(s) information. If any information is incorrect, please notify the major credit bureaus directly. Below, we have listed their contact information for you.
- **Contact the Federal Trade Commission (FTC)** - The FTC provides useful information about identity theft and maintains a database of identity theft cases for use by law enforcement agencies. File a report with the FTC by calling the FTC's Identity Theft Hotline: 1-877-IDTHEFT (438-4338); by mail, Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington DC 20580; or online at www.ftc.gov/bcp/edu/microsites/idtheft/. You may also wish to consult a copy of the Commission's publication, "Take Charge: Fighting Back Against Identity Theft."
- **Contact the major credit bureaus** - Along with the FTC, credit bureaus may have useful information about protecting your credit, including information about fraud alerts, security freezes, or other steps you can take to protect yourself from fraud and identity theft.
 - A fraud alert indicates to anyone requesting your credit file that you suspect you are a victim of fraud. A fraud alert does not affect your ability to get a loan or credit. Instead, it alerts a business that your personal information might have been compromised and requires the business to verify your identity before issuing you credit. Although this may cause a short delay if you are applying for credit, it might protect you against someone else obtaining credit in your name.
 - A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, using a security freeze may delay your ability to obtain credit.

Contact information for the major credit bureaus is below:

Equifax:
Consumer Fraud Division
P.O. Box 740256
Atlanta, GA 30374

1-888-766-0008
www.equifax.com

Experian:
Credit Fraud Center
P.O. Box 1017
Allen, TX 75013

1-888-397-3742
www.experian.com

TransUnion:
Fraud Victim Assistance
Department
P.O. Box 6790
Fullerton, CA 92834
1-800-916-8800
www.transunion.com

- **Report fraud by contacting the major credit bureaus directly at:**

Equifax:
1-800-525-6285
www.equifax.com

Experian:
1-888-397-3742
www.experian.com

TransUnion:
1-800-680-7289
www.transunion.com

- **File a police report** - If you believe you are the victim of fraud or identity theft, file a police report and get a copy of the report to submit to your creditors and others that may require proof of a crime.
- **Keep a record of your contacts** - Start a file with copies of your credit reports, any police report, any correspondence, and copies of disputed bills. It is also useful to keep a log of your conversations with creditors, law enforcement officials, and other relevant parties.

Protecting your privacy is important to us, and we hope that you find this letter helpful. You may receive additional letters if more than one of your accounts was impacted.

If you have questions, please call us toll free at **1-855-693-2213** and one of our customer care professionals will be happy to assist you.

Sincerely,

Stefanie Wulwick
Privacy Officer, U.S. Banks
American Express Company

PIN pads devices were found to have been tampered with in the following Barnes & Noble stores:

Store Address	City	State	Zip
4735 Commons Way	Calabasas	CA	91302
2470 Tuscany Street Suite 101	Corona	CA	92881
2015 Birch Road Suite 700	Chula Vista	CA	91915
313 Corte Madera Town Center	Corte Madera	CA	94925
5604 Bay Street	Emeryville	CA	94608
810 West Valley Parkway	Escondido	CA	92025
1315 E. Gladstone Street	Glendora	CA	91740
5183 Montclair Plaza Lane	Montclair	CA	91763
894 Marsh St Bldg G	San Luis Obispo	CA	93401
2615 Vista Way	Oceanside	CA	92054
72-840 Highway 111 Suite 425	Palm Desert	CA	92260
27460 West Lugonia Ave	Redlands	CA	92374
1150 El Camino Real Space 277	San Bruno	CA	94066
10775 Westview Parkway	San Diego	CA	92126
3600 Stevens Creek Blvd	San Jose	CA	95117
11 West Hillsdale Blvd.	San Mateo	CA	94403
9938 Mission Gorge Road	Santee	CA	92071
40570 Winchester Rd	Temecula	CA	92591
4820 Telephone Road	Ventura	CA	93003
1149 S. Main St.	Walnut Creek	CA	94596
470 Universal Drive North	North Haven	CT	6473
100 Greyrock Place Suite H009	Stamford	CT	6901
60 Isham Road	W. Hartford	CT	6107
18711 NE Biscayne Blvd	Aventura	FL	33180
333 N. Congress Avenue	Boynton Beach	FL	33436
152 Miracle Mile	Coral Gables	FL	33134
1900 W International Spdway	Daytona Beach	FL	32114
2051 N. Federal Highway	Fort Lauderdale	FL	33305
12405 N Kendall Drive	Miami	FL	33186
11380 Legacy Ave	Palm Beach Gardens	FL	33410
14572 SW 5th St Suite 10140	Pembroke Pines	FL	33027
11820 Pines Blvd	Pembroke Pines	FL	33026

Store Address	City	State	Zip
5701 Sunset Drive Suite 196	S. Miami	FL	33143
700 Rosemary Ave Unit #104	West Palm Beach	FL	33401
1441 West Webster Avenue	Chicago	IL	60614
1130 North State Street	Chicago	IL	60610
5380 Route 14	Crystal Lake	IL	60014
20600 North Rand Road	Deer Park	IL	60010
728 North Waukegan Road	Deerfield	IL	60015
1630 Sherman Avenue	Evanston	IL	60201
1468 Springhill Mall Blvd	W. Dundee	IL	60118
170 Boylston Street	Chestnut Hill	MA	02467
96 Derby Street Suite 300	Hingham	MA	02043
82 Providence Highway	East Walpole	MA	02032
395 Route 3 East	Clifton	NJ	07014
55 Parsonage Road	Edison	NJ	08837
2134 State Highway 35	Holmdel	NJ	07733
4831 US Hwy 9	Howell	NJ	07731
23-80 Bell Blvd.	Bayside	NY	11360
176-60 Union Turnpike	Fresh Meadows	NY	11366
1542 Northern Blvd	Manhasset	NY	11030
160 E 54th Street (Citicorp)	New York	NY	10022
2289 Broadway	New York	NY	10024
33 East 17th Street (Union Square)	New York	NY	10003
555 Fifth Ave	New York	NY	10017
2245 Richmond Avenue	Staten Island	NY	10314
230 Main St	White Plains	NY	10601
97 Warren Street	New York	NY	10007
100 West Bridge Street	Homestead	PA	15120
800 Settlers Ridge Center Drive	Pittsburgh	PA	15205
1311 West Main Road	Middleton	RI	02842
371 Putnam Pike Suite 330	Smithfield	RI	02917
1350-B Bald Hill Rd	Warwick	RI	02886